

Fill in this information to identify the case:

Debtor 1 RONALD E. GARRETT

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 17-22780GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: WELLS FARGO BANK NA - TRUSTEE ET AL Court claim no. (if known): 18

Last 4 digits of any number you use to identify the debtor's account 5 0 9 3

Property Address: 7939 ORLAN PL
VERONA PA 15147

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>4,345.73</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>4,345.73</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>250.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>250.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>4,595.73</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$719.70

The next postpetition payment is due on 9 / 1 / 2023
MM / DD / YYYY

 Mortgage is paid directly by the debtor(s).


Debtor 1 RONALD E. GARRETT
Name

Case number (if known) 17-22780GLT

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 08/31/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RONALD E. GARRETT**
Name

Case number (if known) **17-22780GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
07/29/2020	1168024	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	834.48
02/22/2021	1189389	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	148.33
11/22/2021	1217749	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	38.89
12/23/2021	1220855	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	704.36
01/26/2022	1223885	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	339.45
02/23/2022	1226735	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	339.17
03/25/2022	1229745	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	338.87
04/26/2022	1232781	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	338.57
05/25/2022	1235813	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	338.28
06/27/2022	1238841	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	700.71
07/26/2022	1241762	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	224.62
				<u>4,345.73</u>

Post Petition Claim (1305) (Part 2 (d))

07/26/2022	1241762	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	250.00
				<u>250.00</u>

MORTGAGE REGULAR PAYMENT (Part 3)

02/23/2018	1072222	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,987.79
03/28/2018	1075440	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	581.16
04/24/2018	1078665	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	595.71
05/25/2018	1081959	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	597.22
06/22/2018	1085058	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	602.50
07/26/2018	1088312	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	606.64
08/28/2018	1091534	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	914.81
09/25/2018	1094659	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	612.92
10/29/2018	1097919	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	612.02
11/27/2018	1101015	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	634.18
12/21/2018	1104124	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	656.03
01/25/2019	1107409	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	657.18
02/25/2019	1110625	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	604.90
03/25/2019	1113911	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	917.68
04/26/2019	1117261	WELLS FARGO BANK NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	617.91
07/29/2020	1168024	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	6,841.61
08/25/2020	1171089	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	165.85
09/28/2020	1174208	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	812.37
10/26/2020	1177269	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	727.15
11/24/2020	1180323	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	830.07
12/21/2020	1183229	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	922.67
01/19/2021	1180323	WELLS FARGO BANK NA - TRUSTEE ET AL	CANCELLED CHECK TO CREDITOR/CONT	-830.07
01/25/2021	1186263	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,557.80
02/22/2021	1189389	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	697.64
03/26/2021	1192709	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	2,027.05
04/26/2021	1195927	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,868.28
05/25/2021	1199034	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,750.95
06/25/2021	1202240	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	2,461.28
07/26/2021	1205415	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,586.80
08/26/2021	1208579	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,042.83
09/24/2021	1211672	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	752.77
10/25/2021	1214734	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	752.77
11/22/2021	1217749	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
12/23/2021	1220855	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
01/26/2022	1223885	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
02/23/2022	1226735	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
03/25/2022	1229745	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
04/26/2022	1232781	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
05/25/2022	1235813	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
06/27/2022	1238841	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
07/26/2022	1241762	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
08/24/2022	1244633	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
09/27/2022	1247518	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
10/25/2022	1250300	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	726.00
11/23/2022	1253113	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70

Debtor 1 RONALD E. GARRETT
Name

Case number (if known) 17-22780GLT

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
12/22/2022	1255844	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
01/26/2023	1258560	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
02/23/2023	1261118	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
03/28/2023	1263943	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
04/25/2023	1266736	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
05/25/2023	1269623	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
06/26/2023	1272504	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
07/25/2023	1275247	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	719.70
08/25/2023	1278043	WELLS FARGO BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	9.70
				<u>51,365.47</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RONALD E. GARRETT
7939 ORLAN PLACE
VERONA, PA 15147

LAUREN M LAMB ESQ
STEIDL & STEINBERG
707 GRANT ST 28TH FLOOR
PITTSBURGH, PA 15219

WELLS FARGO BANK NA - TRUSTEE ET AL
C/O PHH MORTGAGE (*)
PO BOX 24781
ATTN: SV 19
WEST PALM BEACH, FL 33416

PHH MORTGAGE CORP**
ATTN: BANKRUPTCY DEPT (NOTICES)
PO BOX 24605
WEST PALM BEACH, FL 33416

MARIO HANYON ESQ
BROCK AND SCOTT PLLC
3825 FORRESTGATE DR
WINSTON SALEM, NC 27103

8/31/23

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee